

REMARKS

The office action issued by the Examiner and the citations referred to in the office action have been carefully considered. In response to the Office Action mailed January 19, 2006 the applicant has filed a continuation patent application.

The independent claims have been amended to indicate that the present invention is concerned with a checking process that may, but not necessarily will, result in clearance. The cited art relates to clearance but does not involve the checking features now claimed. Nor does the cited art render the presently submitted claims obvious. There is no teaching or suggestion of the checking features claimed.

It is respectfully submitted that all of the Examiner's objections have been successfully traversed and that the application is now in order for allowance. Accordingly, reconsideration of the application and allowance thereof is courteously solicited.

The Director is authorized to charge any additional fee(s) or any underpayment of fee(s), or to credit any overpayments to **Deposit Account Number 50-2638**. Please ensure that Attorney Docket Number 92807-010400 is referred to when charging any payments or credits for this case.

Respectfully submitted,



Charles Berman, Esq.
Reg. No. 29,249

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Customer Number 33717
GREENBERG TRAURIG, LLP
2450 Colorado Avenue, Suite 400E
Santa Monica, CA 90404
Phone: (310) 586-7700
Fax: (310) 586-7800
E-mail: laipmail@gtlaw.com
LA 126574480v1 7/12/2006